

RAB18W (08/07)

United States Bankruptcy Court

District of Utah

Case No. 03-36991

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Rhea Voiles
3811 South Marsha Drive
West Valley City, UT 84128

Social Security No.:

xxx-xx-7964

Employer's Tax I.D. No.:

Petition date: 10/3/03

**DISCHARGE OF DEBTOR(S) AFTER COMPLETION
OF CHAPTER 13 PLAN**

It appearing that the debtor(s) is entitled to a discharge,

IT IS ORDERED:

The debtor(s) is granted a discharge under section 1328(a) of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 12/14/09

R. Kimball Mosier
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 13 CASE

This court order grants a discharge to the person named as the debtor after the debtor has completed all payments under the chapter 13 plan. It is not a dismissal of the case.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 13 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt is provided for by the chapter 13 plan or is disallowed by the court pursuant to section 502 of the Bankruptcy Code.

Debts that are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 13 bankruptcy case are:

- a. Domestic support obligations;
- b. Debts for most taxes; and, in a case filed on or after October 17, 2005, debts incurred to pay nondischargeable taxes;
- c. Debts for most student loans;
- d. Debts provided for under section 1322(b)(5) of the Bankruptcy Code and on which the last payment is due after the date on which the final payment under the plan was due;
- e. Debts for certain consumer purchases made after the bankruptcy case was filed if prior approval by the trustee of the debtor's incurring the debt was practicable but was not obtained;
- f. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- g. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- h. Some debts which were not properly listed by the debtor;
- i. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- j. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and,
- k. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans (in a case filed on or after October 17, 2005).

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Service Page 3 of 4

CERTIFICATE OF NOTICE

District/off: 1088-2
Case: 03-36991

User: bfg
Form ID: rab18w

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Total Noticed: 80

Date Rcvd: Dec 14, 2009

The following entities were noticed by first class mail on Dec 16, 2009.

db +Rhea Voiles, 3811 South Marsha Drive, West Valley City, UT 84128-3915
aty +Lee J. Davis, Law Office of Davis & Jones, PC, 180 East 2100 South, Suite 102,
Salt Lake City, UT 84115-2300
aty +Tony G. Jones, Law Office of Davis & Jones, PC, 180 East 2100 South, Suite 102,
Salt Lake City, UT 84115-2300
aty +Tricia A. Simms, Davis & Jones, 470 East 3900 South, #105, Salt Lake City, UT 84107-2331
4133553 +AFS Check, PO Box 65330, Salt Lake City, UT 84165-0330
4133554 +AFS Check Inc, PO Box 639, Draper, UT 84020-0639
4133557 +ARC, 650 E 4500 S, Salt Lake City, UT 84107-2900
4285377 AT&T Broadband, ATTN: Bankruptcy Dept., PO BOX 80579, Charleston, SC 29416 0579
4133552 +Action Collections, 5055 South State, Salt Lake City, UT 84107-4824
4133556 +All Finance Auto, 4550 S Main St, Salt Lake City, UT 84107-6762
4285380 ++COTTONWOOD FINANCIAL DBA THE CASH STORE AND CASH A, 1901 GATEWAY DRIVE, SUITE 200,
IRVING TX 75038-2425
(address filed with court: Cash ASAP, 4379 S State St., Salt Lake City, UT 84107)
4133563 CRA Security Systems, PO Box 67555, Harrisburg, PA 17106-7555
4133559 +California Service Bureau, 1602 Grant Avenue Floor 2, Novato, CA 94945-2245
4285381 +Check City, P.O. Box 970183, Orem, Utah 84097-0183
4285382 +Check Express, 4901 South State Street, Salt Lake City, UT 84107-4989
4285383 +Check into Cash, 4085 West 5415 South, Kearns, UT 84118-4352
4133560 +ChexSystems Collectio Agency, Dept C, 1550 E 79th St, Minneapolis, MN 55425-1139
4133562 +Cohne, Rappaport & Segal, PO Box 11008, 525 E First South, Salt Lake City, UT 84102-4210
4133564 +Curtis Smith DDS, 3540 South 4000 West, West Valley City, UT 84120-3260
4285384 +Easy Money of Salt Lake, 6612 South State, Salt Lake City, Utah 84107-7221
4133565 +Electric Beach, 4132 South Main Street #208, Salt Lake City, UT 84107
4133566 +Express Recovery, 2480 South Main Street, #208, Salt Lake City, UT 84115-3058
4285385 +Express Recovery Services, 3782 West 2340 South, Suite B, West Valley City, UT 84120-7295
4133567 +Holiday Oil Co., 3115 W 2100 S, West Valley City, UT 84119-1211
4133568 Household Credit Services, eCast Settlement Corporation, PO Box 35480,
Newark, NJ 07193-5480
4133569 +Hunters Woods Apartment Complex, 4924 Murray Blvd, Salt Lake City, UT 84123-4664
4133570 +Insterstate Collections, PO Box 65718, Salt Lake City, UT 84165-0718
4133571 +Intermountain Carpet Cleaner, 337 East 700 South, Salt Lake City, UT 84111-4045
4392937 +Intermountain Credit Union, Knight Adjustment Bureau, 823 E 400 S, SLC UT 84102-2903
4133574 +Interstate Collections, 60 East Claybourne Ave, Salt Lake City, UT 84115-3520
4285387 +JBC & Assoc PC, 2 Broad Street 6th Floor, Bloomfield, NJ 07003-2547
4170668 +JOHN PARAS, 3565 REDWOOD RD, SLC UT 84119-3898
4133575 +Jerry Signer, 700 W 2100 S, Salt Lake City, UT 84119
4392936 +John C Nelson MD, Knight Adjustment Bureau, 823 E 400 S, SLC UT 84102-2903
4133576 +Jon R. Hawks, 7301 Ohms Lane Ste 535, Minneapolis, MN 55439-2367
4133577 +Jordan Valley Athletic Club, 5350 South 3600 West, Kearns, UT 84118-3502
4133578 Kevin Richards, 3839 S W. Temple. 202, Salt Lake City, UT 84115
4285388 +Knight Adjustment Bureau, 823 East 400 South, Salt Lake City, UT 84102-2903
4285389 +L & L Settlement Bureau, PO Box 937, Bridgeton, MO 63044-0937
4285390 +Leon Hansen, 9600 South 1300 East # 300, Sandy, UT 84094-3751
4133579 +Mountainwest Eye Care, 2178 South 900 East #7, Salt Lake City, UT 84106-2388
4285391 +Mountainwest Eye Care, 2178 South 900 East #7, Salt Lake City, Utah 84106-2388
6637216 NCO Portfolio Management, c/o Becket and Lee LLP, POB 3001, Malvern, PA 19355-0701
4354160 NELNET, 3015 S Parker Rd, Suite 400, Aurora, CO 80014-2904
4133580 Nail Gel, 12607 South Redwood Road, Riverton, UT 84065
4285392 Nelnet Loan, PO Box 17460, Denver, CO 80217 0460
4133581 Now Recovery, PO Box 520098, Salt Lake City, UT 84152-0098
4589120 Payroll: Jeanett Smalley, Mrs Fields Corp Office, 2855 E Cottonwood Pkwy Ste 400,
SLC UT 84121-7050
4285393 +Premier Acceptance, PO Box 910431, Saint George, UT 84791-0431
4133582 +Progressive Financial Services, PO Box 790, Mesa, AZ 85211-0790
4133583 Questar Gas, P OBox 3194, Salt Lake City, UT 84110-3194
4133584 +Rapid Recovery, PO Box 57802, Salt Lake City, UT 84157-0802
4133585 Richard Carling, 26 South State Ste 2650, Salt Lake City, UT 84111
4133586 +Ronald Brown MD, 4370 South Redwood Road, Salt Lake City, UT 84123-2223
4133587 +Ruedi Tillmann DDS, 5872 S 900 E, Salt Lake City, UT 84121-1676
4133588 +South Valley Foot And Ankle, 1449 East 3300 South, Salt Lake City, UT 84106-3308
4133589 +Superior Soft Water, 3521 South 1950 West, Salt Lake City, UT 84119-3826
4133590 +TCI Cable, 1350 East Miller Ave., Salt Lake City, UT 84106-3092
4133594 ++TRS RECOVERY SERVICES INC, PO BOX 4451, HOUSTON TX 77210-4451
(address filed with court: Telecheck Recovery Services, PO Box 17450, Denver, CO 80219-0450)
4133591 +Ted K Godfrey, 2668 Grant Ave Ste 104, Ogden, UT 84401-3656
4133593 +Telecheck, 4526 South State Street, Salt Lake City, UT 84107-3814
4285395 The Cash Store, 5642 S 9th E, Salt Lake City, Utah 84121
4133595 The Cash Store #604, 5642 S 9th E, Salt Lake City, UT 84121
4133597 +The Check Recovery, Dept 74, Denver, CO 80281-0001
4133596 The Check Recovery, Dept 74, Denver, CO
4133598 +Transworld Systems, 4141 South Highland Drive #305, Salt Lake City, UT 84124-2642
4133599 US West Communications, Attn: Bankruptcy Dept., Salt Lake City, UT 84135-0001
4133600 +USA Cash Services, 1752 Combe Rd, Ogden UT 84403-5063
4133601 +Utah Assoc. Credit Union, 1578 W 1700 S, Salt Lake City, UT 84104-3470
4355249 Utah Higher Educ. Assist. Auth., P.O. Box 45202, Salt Lake City, UT 84145-0202
4300805 Utah Higher Education Asst Auth., c/o Nelnet, 3015 S. Parker Rd., Ste 400,
Aurora CO 80014-2904
4133602 Utah Power & Light, Bankruptcy, PO Box 25308, Salt Lake City, UT 84125-0308
4285396 +Wells Fargo, 299 South Main Street, Salt Lake City, Utah 84111-1919

District/off: 1088-2
Case: 03-36991

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Form ID: rab18w

Page 2 of 2
Total Noticed: 80

Date Rcvd: Dec 14, 2009

The following entities were noticed by electronic transmission (continued)

The following entities were noticed by electronic transmission on Dec 14, 2009.

tr +E-mail/Text: elarsen@chl3kra.com Kevin R. Anderson tr,
405 South Main Street, Suite 600, Salt Lake City, UT 84111-3408
4285378 EDI: WESTASSET.COM Dec 14 2009 19:34:00 Attention LLC, P.O. Box 2308,
Sherman, TX 75091-2308
4133558 +E-mail/Text: banko@bonnncoll.com Bonneville Billing & Collections,
2970 South Main Street, Suite 202, P.O. Box 65597, Salt Lake City, UT 84165-0597
4133561 +EDI: CMIGROUP.COM Dec 14 2009 19:34:00 CMI, 4200 International Pkwy,
Carrollton, TX 75007-1930
4285379 +E-mail/Text: cashamerica@nuvox.net Cash America, 4253 West 3500 South,
West Valley City, Utah 84120-3205
4133572 EDI: IRS.COM Dec 14 2009 19:33:00 Internal Revenue Service, Special Procedures,
50 South 200 East M/S5021, Salt Lake City, UT 84111
4133603 EDI: UTAHTAXCOMM.COM Dec 14 2009 19:33:00 Utah State Tax Commission, Attn: Bankruptcy Unit,
210 North 1950 West, Salt Lake City, UT 84134-7040
TOTAL: 7

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

4133555 Albertson's Stores, Divisional Office, 5320 South 900 East
4133573* ++INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 21126,
PHILADELPHIA PA 19114-0326
(address filed with court: Internal Revenue Service, Special Procedures,
50 South 200 East M/S5021, Salt Lake City, UT 84111)
4285386* +Interstate Collections, PO Box 65718, Salt Lake City, UT 84165-0718
4285394* +Rapid Recovery, PO Box 57802, Salt Lake City, UT 84157-0802
4133592* +Ted K Godfrey, 2668 Grant Ave Ste 104, Ogden, UT 84401-3656
TOTALS: 1, * 4

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Addresses marked '++' were redirected to the recipient's preferred mailing address
pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.PR.2002(g)(4).

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 16, 2009

Signature:

